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FROM : Michael J. Marcin, Esq. (Reg. No. 48,198) of Fay Kaplun & Marcin, LLP
(Customer No. 30636)

DATE : April 8, 2005

SUBJECT : U.S. Patent Appln. Serial No. 09/680,923
for System and Method for Managing Risk and Opportunity

NUMBER OF PAGES INCLUDING COVER : 20

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Please see attached.

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